

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK-----X
IN RE:CHAPTER 13
CASE NO.: 18-43880

EDUARDO LANDECHO

DEBTOR(S).
-----X**CHAPTER 13 PLAN**

Revised 12/19/17

- ☒ Check this box if this is an amended plan. List below the sections of the plan which have been changed: ⁵
- _____

PART 1: NOTICES

To Debtors: This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstance or that it is permissible in your judicial district. Plans that do not comply with the local rules for the Eastern District of New York may not be confirmable. If you do not have an attorney, you may wish to consult one.

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. You should read this plan carefully and discuss it with your attorney. If you do not have an attorney, you may wish to consult one. If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, you may need to file a timely proof of claim in order to be paid under any plan.

1.1: The following matters may be of particular importance. *Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both or neither boxes are checked, the provision will be ineffective if set out later in the plan.*

| | | | |
|----|--|--|--|
| a. | A limit on the amount of a secured claim, set out in Section 3.4, which may result in a partial payment or no payment at all to the secured creditor | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not included |
| b. | Avoidance of a judicial lien or nonpossessory, non-purchase-money security interest, set out in Section 3.6 | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not included |
| c. | Nonstandard provisions, set out in Part 9 | <input checked="" type="checkbox"/> Included | <input type="checkbox"/> Not Included |

1.2: The following matters are for informational purposes.

| | | | |
|----|--|-----------------------------------|--|
| a. | The debtor(s) is seeking to modify a mortgage secured by the debtor(s)'s principal residence, set out in Section 3.3 | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not included |
| b. | Unsecured Creditors, set out in Part 5, will receive 100% distribution of their timely filed claim | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not included |

PART 2: PLAN PAYMENTS AND LENGTH OF PLAN

2.1: The post-petition earnings of the debtor(s) are submitted to the supervision and control of the Trustee and the Debtor(s) shall pay to the Trustee for a period of 60 months as follows:

\$500.00 per month commencing August 2018 through and including July 2023 for a period of 60 months; and

\$_____ per month commencing _____ through and including _____ for a period of _____ months.

☐ Continued on attached separate page(s).

2.2: Income tax refunds.

If general unsecured creditors are paid less than 100%, in addition to the regular monthly payments, during the pendency of this case, the Debtor(s) will provide the Trustee with signed copies of filed federal and state tax returns for each year commencing with the tax year 2018, no later than April 15th of the year following the tax period. Indicated tax refunds are to be paid to the Trustee upon receipt, however, no later than June 15th of the year in which the tax returns are filed.

2.3: Additional payments.

Check one.

- ☒ **None.** If "None" is checked, the rest of §2.3 need not be completed.
- ☐ Debtor(s) will make additional payment(s) to the Trustee from other sources, as specified below. Describe the source, estimated amount, and date of each anticipated payment.

PART 3: TREATMENT OF SECURED CLAIMS**3.1: Maintenance of payments (including the debtor(s)'s principal residence).**

Check one.

- ☒ **None.** If "None" is checked, the rest of §3.1 need not be completed.
- ☐ Debtor(s) will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed directly by the debtor(s).

| Name of Creditor | Last 4 Digits of Account Number | Principal Residence (check box) | Description of Collateral | Current Installment Payment (including escrow) |
|------------------|---------------------------------|---------------------------------|---------------------------|--|
| | | <input type="checkbox"/> | | |
| | | <input type="checkbox"/> | | |

☐ Continued on attached separate page(s).

3.2: Cure of default (including the debtor(s)'s principal residence).*Check one.*

- ☐ **None.** *If "None" is checked, the rest of §3.2 need not be completed.*
- ☒ Any existing arrearage on a listed claim will be paid in full through disbursements by the trustee, with interest, if any, at the rate stated below. Unless otherwise ordered by the court, the amounts listed on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) control over any contrary amounts listed below. In the absence of a contrary timely filed proof of claim, the amounts listed below are controlling.

| Name of Creditor | Last 4 Digits of Acct No. | Principal Residence (check box) | Description of Collateral | Amount of Arrearage | Interest Rate (if any) |
|----------------------|---------------------------|---------------------------------|---------------------------------------|---------------------|------------------------|
| NYS Dept of Taxation | 9409 | <input type="checkbox"/> | All personal property owned by Debtor | 12,128.36 | 7.5 |
| | | <input type="checkbox"/> | | | |

☐ Continued on attached separate page(s).

3.3: Modification of a mortgage secured by the debtor(s)'s principal residence.*Check one.*

- ☒ **The debtor(s) is not seeking to modify a mortgage secured by the debtor's principal residence.**
- ☐ **The debtor(s) is seeking to modify a mortgage secured by the debtor(s)'s principal residence.**
Complete paragraph below.
- ☐ If applicable, the debtor(s) will be requesting loss mitigation pursuant to General Order #582.

The mortgage due to _____ (creditor name) on the property known as _____ under account number ending _____ (last four digits of account number) is in default. All arrears, including all past due payments, late charges, escrow deficiency, legal fees and other expenses due to the mortgagee totaling \$_____, may be capitalized pursuant to a loan modification. The new principal balance, including capitalized arrears will be \$_____, and will be paid at ____% interest amortized over _____ years with an estimated monthly payment of \$_____ including interest and escrow of \$_____. The estimated monthly payment shall be paid directly to the trustee while loss mitigation is pending and until such time as the debtor(s) has commenced payment under a trial loan modification. Contemporaneous with the commencement of a trial loan modification, the debtor(s) will amend the Chapter 13 Plan and Schedule J to reflect the terms of the trial agreement, including the direct payment to the secured creditor going forward by the debtor(s).

3.4: Request for valuation of security, payment of fully secured claims, and modification of under-secured claims.*Check one.*

- ☒ **None.** *If "None" is checked, the rest of §3.4 need not be completed.*

The remainder of this paragraph is only effective if the applicable box in Part 1 of this plan is checked.

- ☐ The debtor(s) shall file a motion to determine the value of the secured claims listed below. Such claim shall be paid pursuant to order of the court upon determination of such motion.

| Name of Creditor | Last 4 Digits of Acct No. | Description of Collateral | Value of Collateral | Total Amount of Claim | Estimated Amount of Creditor's Secured Claim | Estimated Amount of Creditor's Unsecured Claim |
|------------------|---------------------------|---------------------------|---------------------|-----------------------|--|--|
| | | | | | | |
| | | | | | | |

- ☐ Continued on attached separate page(s).

3.5: Secured claims on personal property excluded from 11 U.S.C. §506.*Check one.*

- ☒ **None.** *If "None" is checked, the rest of §3.5 need not be completed.*

- ☐ The claims listed below were either:

- ☐ Incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s); or
- ☐ incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value.

These claims will be paid pursuant to §3.1 and/or §3.2. (The claims must be referenced in those sections as well.) Unless otherwise ordered by the court, the claim amount stated on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) controls over any contrary amount listed below. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling.

| Name of Creditor | Last 4 Digits of Acct No. | Collateral | Amount of Claim | Interest Rate |
|------------------|---------------------------|------------|-----------------|---------------|
| | | | | |
| | | | | |

- ☐ Continued on attached separate page(s).

3.6: Lien avoidance.*Check one.*☒ **None.** *If "None" is checked, the rest of §3.6 need not be completed.****The remainder of this paragraph is only effective if the applicable box in Part 1 of this plan is checked.***

- ☐ The debtor(s) shall file a motion to avoid the following judicial liens or nonpossessory, non-purchase money security interests as the claims listed below impair exemptions to which the debtor(s) are entitled under 11 U.S.C. §522(b) or applicable state law. See 11 U.S.C. §522(f) and Bankruptcy Rule 4003(d). Such claim shall be paid pursuant to order of the court upon determination of such motion.

| Name of Creditor | Attorney for Creditor | Lien Identification | Description of Collateral | Estimated Amount of Secured Claim | Interest Rate on Secured Portion, if any | Estimated Amount of Unsecured Claim |
|------------------|-----------------------|---------------------|---------------------------|-----------------------------------|--|-------------------------------------|
| | | | | | | |
| | | | | | | |

☐ Continued on attached separate page(s).**3.7: Surrender of collateral.***Check one.*☐ **None.** *If "None" is checked, the rest of §3.7 need not be completed.*

- ☒ The debtor(s) elect to surrender to each creditor listed below the collateral that secures the creditor's claim. The debtor(s) request that upon confirmation of this plan the stay under 11 U.S.C. §362(a) be terminated as to the collateral only and that the stay under 11 U.S.C. §1301 be terminated. Any timely filed allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 5 below.

| Name of Creditor | Last 4 Digits of Acct No. | Description of Collateral |
|---------------------|---------------------------|---|
| DEUTSCHE BANK/OCWEN | 7056 | One Family Dwelling - 31 Linden Street, Malverne NY |
| | | |

☐ Continued on attached separate page(s).

PART 4: TREATMENT OF FEES AND PRIORITY CLAIMS**4.1: General.**

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in §4.5, will be paid in full without post-petition interest.

4.2: Trustee's fees.

Trustee's fees are governed by statute and may change during the course of the case.

4.3: Attorney's fees.

The balance of the fees owed to the attorney for the debtor(s) is \$ 3000.00.

4.4: Priority claims other than attorney's fees and those treated in §4.5.

Check One.

- ☐ **None.** If "None" is checked, the rest of §4.4 need not be completed.
- ☒ The debtor(s) intend to pay the following priority claims through the plan:

| Name of Creditor | Estimated Claim Amount |
|--------------------------|------------------------|
| Internal Revenue Service | 2,431.85 |
| NYS Dept of Taxation | 3,394.79 |



Continued on attached separate page(s).

4.5: Domestic support obligations.

Check One.

- ☐ **None.** If "None" is checked, the rest of §4.5 need not be completed.
- ☒ The debtor(s) has a domestic support obligation and is current with this obligation. *Complete table below; do not fill in arrears amount.*
- ☐ The debtor(s) has a domestic support obligation that is not current and will be paying arrears through the Plan. *Complete table below.*

| Name of Recipient | Date of Order | Name of Court | Monthly DSO Payment | Amount of Arrears to be Paid through Plan, If Any |
|---|---------------|------------------|---------------------|---|
| Maria Raimo - Paid through NYSOTDA See Paragraph 9.1 | 11/2015 | Supreme - Nassau | 3228.33 | .00 |
| | | | | |

PART 5: TREATMENT OF NONPRIORITY UNSECURED CLAIMS

Allowed nonpriority unsecured claims will be paid pro rata:

- ☒ Not less than the sum of \$ ^{3000.00}_____.
- ☐ Not less than _____% of the total amount of these claims.
- ☐ From the funds remaining after disbursement have been made to all other creditors provided for in this plan.

If more than one option is checked, the option providing the largest payment will be effective.

PART 6: EXECUTORY CONTRACTS AND UNEXPIRED LEASES

6.1: The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected.

Check one.

- ☒ **None.** *If "None" is checked, the rest of §6.1 need not be completed.*
- ☐ **Assumed items.** Current installment payments will be paid directly by the debtor(s) as specified below, subject to any contrary court order or rule. Arrearage payments will be disbursed by the trustee.

| Name of Creditor | Description of Leased Property or Executory Contract | Current Installment Payment by Debtor | Amount of Arrearage to be Paid by Trustee |
|------------------|--|---------------------------------------|---|
| | | | |
| | | | |

PART 7: VESTING OF PROPERTY OF THE ESTATE

Unless otherwise provided in the Order of Confirmation, property of the estate will vest in the debtor(s) upon completion of the plan.

PART 8: POST-PETITION OBLIGATIONS

8.1: Post-petition mortgage payments, vehicle payments, real estate taxes, and domestic support obligations are to be made directly by the debtor(s) unless otherwise provided for in the plan.

8.2: Throughout the term of this Plan, the debtor(s) will not incur post-petition debt over \$2,500.00 without written consent of the Trustee or by order of the Court.

PART 9: NONSTANDARD PLAN PROVISIONS

9.1: Check "None" or list nonstandard plan provisions.

☐ **None.** *If "None" is checked, the rest of §9.1 need not be completed.*

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the form plan or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

The following plan provisions will be effective only if there is a check in the box "included" in §1.1(c).

Debtor's child and marital support obligations are to be paid outside of the Plan. As of the petition date, Debtor was in arrears in the remittance of child

and marital support obligations to Maria Raimo. Debtor has been and will continue to be

subject to a wage assignment to the NYSOTDA. Monthly payment of \$3,228.33 includes payment of current child and spousal support obligations

and arrears.

PART 10: CERTIFICATION AND SIGNATURE(S):

10.1: I/we do hereby certify that this plan does not contain any nonstandard provisions other than those set out in the final paragraph.

s/Eduardo Landecho

Signature of Debtor 1

Dated: 2/25/2019

Signature of Debtor 2

Dated: _____

s/Richard S. Feinsilver

Signature of Attorney for Debtor(s)

Dated: 2/25/2019

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

-----X
IN RE:

EDUARDO LANDECHO

Case No.: 18-43880

Debtor(s) CHAPTER 13
AFFIRMATION OF SERVICE

-----X

The undersigned attorney, duly admitted to practice before this Court, affirms the following to be true under the penalties of perjury:

1. That he is the attorney for the debtor-in-possession in the instant case.
2. That on the 25th day of February 2019, your affiant served a true copy of the debtor's Amended Chapter 13 Plan dated February 25, 2019 filed in this case upon

See Service List annexed hereto

at the address(es) designated by said attorney and party for that purpose by depositing a true copy of same to each attorney and party, VIA FIRST CLASS MAIL, enclosed in a post paid properly addressed wrapper, in an official depository under the exclusive care and custody of the United States Postal Service within the State of New York.

Dated: February 25, 2019
Carle Place, New York

s/Richard S. Feinsilver

RICHARD S. FEINSILVER

ncrs_addresses

Case Number: 1-18-43880-ess

1-18-43880-ess|DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUS|Robertson, Anschutz & Schneid, P.L.|6409 Congress Avenue Suite 100|Boca Raton, FL 33487-2853|
 1-18-43880-ess|Deutsche Bank National Trust Company | ||||undeliverable
 1-18-43880-ess|271-C Cadman Plaza East, Suite 1595|Brooklyn, NY 11201-1801|
 1-18-43880-ess|A.A. Action Collection Co. Inc. |29 Columbia tpke|Florham Park, NJ 07932-2240|
 1-18-43880-ess|ANDRE SAAD MD |372 POST AVENUE|WESTBURY, NY 11590-2295|
 1-18-43880-ess|ARSTRAT |BOX 860103|MINNEAPOLIS, MN 55486-6000|
 1-18-43880-ess|Aa Action Collection |29 Columbia Tpke Ste 303|Florham Park, NJ 07932-2240|
 1-18-43880-ess|Asset Maximization Group |Attn: Bankruptcy|Po Box 190191|South Richmond Hill, NY 11419-0191|
 1-18-43880-ess|Bank of America, N.A. |P O Box 982284|El Paso, TX 79998-2284|
 1-18-43880-ess|COLUMBIA PRES HOSPITAL |BOX 27765|New York, NY 10087-7765|
 1-18-43880-ess|DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUS|Robertson, Anschutz & Schneid, P.L.|6409 Congress Avenue Suite 100|Boca Raton FL 33487-2853|duplicate
 1-18-43880-ess|DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUS|Ocwen Loan Servicing, LLC|Attn: Bankruptcy Department PO Box 24605|West Palm Beach, FL 33416-4605|
 1-18-43880-ess|INTERNAL REVENUE SERVICE|CENTRALIZED INSOLVENCY OPERATIONS|PO BOX 7346|PHILADELPHIA PA 19101-7346|preferred
 1-18-43880-ess|INTERNAL REVENUE SERVICE |INSOLVENCY - 6TH FLOOR|100 MYRTLE AVENUE|2 METROTECH CENTER|BROOKLYN, NY 11201-3846|
 1-18-43880-ess|MANHATTAN INTERNAL MED |145 EAST 32ND STREET|S 303|New York, NY 10016-6059|
 1-18-43880-ess|MARCEL SCHEINMAN MD |135 ROCKWAY TURNPIKE|Lawrence, NY 11559-1033|
 1-18-43880-ess|MARGARET ZADNICK MD |412 JERICHO TPKE|New Hyde Park, NY 11040-4510|
 1-18-43880-ess|MARIA LANDECHO |31 LINDEN PLACE|MALVERNE, NY 11565-1325|
 1-18-43880-ess|MCCABE WEISBERG & CONWAY, |145 HUGUENOT ST|SUITE 210|New Rochelle, NY 10801-5252|
 1-18-43880-ess|MT SINAI DOCTORS |BOX 28965|NY, NY 10087-8965|
 1-18-43880-ess|NORTH SHORE LIJ |BOX 4317|MANHASSET, NY 11030-4317|
 1-18-43880-ess|NORTHWELL HEALTH |BOX 28372|New York, NY 10087-8372|
 1-18-43880-ess|NYS Dept of Taxation |250 Veterans Mem Hwy|Hauppauge NY 11788-5500|
 1-18-43880-ess|NYS OTDA |40 North Pearl Street|Albany, NY 12243-0001|
 1-18-43880-ess|New York State Department of Taxation & Fina|Bankruptcy Section|P O Box 5300|Albany New York 12205-0300|
 1-18-43880-ess|Ocwen |1661 Worthington Road|Suite 100|West Palm Beach, FL 33409-6493|
 1-18-43880-ess|Office of the United States Trustee |Eastern District of NY (Brooklyn Office)|U.S. Federal Office Building|201 Varick Street, Suite 1006|New York, NY 10014-9449|
 1-18-43880-ess|PCB |BOX 9060|HICKSVILLE, NY 11802-9060|
 1-18-43880-ess|PROFESSIONAL RECOVERY |BOX 215|LEVITTOWN, NY 11756-0215|

ncrs_addresses

1-18-43880-ess|Pinnacle Credit Services, LLC its successors|assigns as assignee of
Cellco|Partnership d/b/a Verizon Wireless|Resurgent Capital Services|PO Box
10587|Greenville, SC 29603-0587 |
1-18-43880-ess|State of New York |NYS Dept. of Tax.&Finance|W A Harriman Campus,
Bldg|Attn: Office of Counsel|Albany, NY 12227-0001| |
1-18-43880-ess|Verizon |Attn: Bankruptcy|500 Technology Dr Ste 500|Weldon Springs, MO
63304-2225| ||
1-18-43880-ess|Verizon |by American InfoSource as agent|PO Box 248838|Oklahoma City,
OK 73124-8838| ||

Total Labels 37